

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA**

Case No. 23-cv-22539-BLOOM/Torres

DOGWOOD STATE BANK,
a North Carolina state-chartered bank,

Plaintiff,

v.

MANAL S. MOUSSA-OLIVER,
individually and MICHAEL W. OLIVER,
individually,

Defendants.

_____ /

**ORDER ADOPTING MAGISTRATE JUDGE’S
REPORT AND RECOMMENDATIONS**

THIS CAUSE is before the Court upon Plaintiff Dogwood State Bank’s Motion for Civil Contempt against Defendants Manal S. Moussa-Oliver and Michael W. Oliver (“Motion”), ECF No. [76], filed on April 30, 2025. The Motion was referred to the Honorable Magistrate Judge Edwin G. Torres for a Report and Recommendation (“R&R”) on May 2, 2025. ECF No. [77]. On August 25, 2025, Judge Torres issued the R&R, recommending that the Motion be granted. ECF No. [81]. In the R&R, Judge Torres advised the parties that they would have fourteen days from the date of being served with a copy of the R&R to file any objections with the District Court. *Id.* at 16-17. To date, no party has filed any objections.

Nevertheless, the Court has conducted a *de novo* review of the R&R and the record in this case and is otherwise fully advised in the premises. *See Williams v. McNeil*, 557 F.3d 1287, 1291 (11th Cir. 2009) (citing 28 U.S.C. § 636(b)(1)). Upon review, the Court finds the R&R to be well

reasoned and correct. The Court therefore agrees with the analysis in the R&R and concludes that Defendants should be held in contempt of Court for the reasons set forth therein.

Accordingly, it is **ORDERED and ADJUDGED** as follows:

1. The R&R, **ECF No. [81]**, is **ADOPTED**;
2. Plaintiff's Motion for Civil Contempt, **ECF No. [76]**, is **GRANTED**.
3. Each Defendant **shall be fined \$1,000.00 per day** until they purge themselves of the contempt.
4. Plaintiff shall be required to serve this Order on each Defendant and file Notice that each Defendant has been served.

DONE AND ORDERED in Chambers at Miami, Florida, on September 10, 2025.

A handwritten signature in black ink, appearing to be 'JB' with a long horizontal stroke extending to the right.

BETH BLOOM
UNITED STATES DISTRICT JUDGE